

<b>Information to identify the case:</b>			
Debtor 1:	Augustina T. Callio		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	25-12526-ABA		
	Social Security number or ITIN:	xxx-xx-6122	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	13	3/12/25

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Augustina T. Callio	
<b>2. All other names used in the last 8 years</b>	aka Augustina Theresa Callio	
<b>3. Address</b>	121 Florida Ave Egg Harbor Township, NJ 08234	
<b>4. Debtor's attorney</b> Name and address	Lee Martin Perlman Lee M. Perlman 1926 Greentree Road Suite 100 Cherry Hill, NJ 08003	Contact phone (856) 751-4224  Email: <a href="mailto:ecf@newjerseybankruptcy.com">ecf@newjerseybankruptcy.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Andrew B Finberg Office of the Chapter 13 Standing Trustee 535 Route 38 Suite 580 Cherry Hill, NJ 08002	Contact phone 856-663-5002
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 3/12/25

**For more information, see page 2**



In re:  
Augustina T. Callio  
Debtor

Case No. 25-12526-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 2

Date Rcvd: Mar 12, 2025

Form ID: 309I

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2025:

Recip ID	Recipient Name and Address
db	+ Augustina T. Callio, 121 Florida Ave, Egg Harbor Township, NJ 08234-7328
520582382	+ Egg Harbor Twp Tax Collector, 3515 Bargaintown Road, Egg Harbor Township, NJ 08234-8317
520582389	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@newjerseybankruptcy.com	Mar 12 2025 21:01:00	Lee Martin Perlman, Lee M. Perlman, 1926 Greentree Road, Suite 100, Cherry Hill, NJ 08003
tr	+ Email/Text: pmarraffa@standingtrustee.com	Mar 12 2025 21:02:00	Andrew B Finberg, Office of the Chapter 13 Standing Trustee, 535 Route 38, Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 12 2025 21:03:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Mar 12 2025 21:03:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520582377	+ EDI: GMACFS.COM	Mar 13 2025 00:51:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
520582378	+ Email/Text: bankruptcy@pepcoholdings.com	Mar 12 2025 21:03:00	Atlantic City Electric, P.O. Box 13610, Philadelphia, PA 19101-3610
520582379	+ EDI: CAPITALONE.COM	Mar 13 2025 00:51:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520582379	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 12 2025 21:34:22	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520582380	+ EDI: CITICORP	Mar 13 2025 00:51:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
520582381	+ EDI: WFNNB.COM	Mar 13 2025 00:51:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
520582383	EDI: IRS.COM	Mar 13 2025 00:51:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
520582385	^ MEBN	Mar 12 2025 21:00:43	KML Law Group, PC, 701 Market St #5000, Philadelphia, PA 19106-1541
520582386	+ Email/Text: csc.bankruptcy@amwater.com	Mar 12 2025 21:03:00	New Jersey American Water, PO Box 371331,

District/off: 0312-1

User: admin

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Date Rcvd: Mar 12, 2025

Form ID: 309I

Total Noticed: 19

			Pittsburgh, PA 15250-7331
520582387	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 12 2025 21:03:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
520582388	+ Email/Text: bankruptcynotice@sjindustries.com	Mar 12 2025 21:03:00	South Jersey Gas, Attn: Ms. Fleming, PO Box 577, Hammonton, NJ 08037-0577
520582390	+ EDI: LCIUPSTART	Mar 13 2025 00:51:00	Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
520582391	+ Email/Text: BankruptcyNotice@westlakefinancial.com	Mar 12 2025 21:03:00	Western Funding Inc, Attn: Bankruptcy Dept, P.O. Box 94858, Las Vegas, NV 89193-4858
TOTAL: 17			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520582384	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2025

Signature: /s/Gustava Winters